

UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF IOWA

IN RE: )  
 ) Chapter 7  
JORGE MARTINEZ, )  
 ) Bankruptcy No. 05-07309  
Debtor. )

ORDER RE: MOTION TO ALLOW FOR EXTRA TIME  
TO FILE DEBTOR'S CERTIFICATE OF COMPLETION  
OF FINANCIAL MANAGEMENT COURSE

Debtor filed the instant motion on March 6, 2006. He seeks additional time to file a Certificate of Completion of Financial Management Course until after attending a course scheduled for March 29, 2006.

Pursuant to 11 U.S.C. § 727(a)(11), a debtor who fails to complete an instructional course concerning personal financial management described in § 111, does not receive a discharge. The deadline to file a certification of completion of the course is 45 days after the first date set for the meeting of creditors under § 341. Fed. R. Bankr. P. 1007(b), (c). In this case, that date was February 23, 2006. Failure to file the certification results in the case being closed without an entry of discharge.

In the absence of the filing of the Certificate of Completion required by Rule 1007(b), the Court closes the case in accordance with its standard operating procedures without the discharge being entered. The debtor can subsequently move to reopen the case to file a Certificate of Completion of the financial management course( see Official Form 23) and request that the discharge be granted. On filing a Motion to Reopen the Case, the debtor must pay the reopening fee.

The Court follows specific procedures in order to expeditiously administer bankruptcy cases. In a no-asset Chapter 7 case such as this, closure generally occurs approximately 60 days after the first date set for the § 341 meeting of creditors. In this case, that 60 days lapses on approximately March 10, 2006.

Debtor's motion states he is unable to attend a personal financial management course and file a Certificate of Completion before that time. He plans to attend a course on March 29, 2006. This does not constitute sufficient cause for the Court to deviate from normal procedures for closing cases. The Court will not delay closure of a case to await a speculative date on which Debtor may have completed the course and filed a certificate of completion.

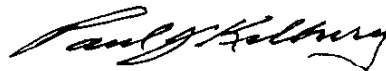
The Court recognizes that exigent and compelling circumstances may occur which warrant an extension. However, these should be rare. Debtors understand when they file a Chapter 7 petition, under the amended Bankruptcy Code, that completion of this course is mandatory. Simple inconvenience or lack of planning does not constitute grounds for an extension of time. Therefore, Debtor's Motion will be denied.

**WHEREFORE**, the Motion to Allow for Extra Time to File Debtor's Certificate of Completion of Financial Management Course is DENIED.

**FURTHER**, if Debtor fails to file the required Certificate of Completion prior to the time this case is closed, it will be closed without entry of discharge.

**FURTHER**, if Debtor subsequently moves to reopen the case to file the Certificate of Completion and request that the discharge be granted, he must pay the full reopening fee due.

DATED AND ENTERED: March 13, 2006



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PAUL J. KILBURG  
CHIEF BANKRUPTCY JUDGE